



February 25, 2004

DMVS TO IMPOSE INSURANCE FEES

The Department of Motor Vehicle Safety (DMVS) is preparing to notify motorists who have failed to maintain continuous liability insurance coverage that they now face a \$25.00 per vehicle lapse fee. Drivers who don't pay the fee to their county Tax Commissioner within thirty days of the date of the "lapse letter" will have their vehicle registration suspended, can't drive the vehicle, and must also pay \$60.00 to have it reinstated.

This is another phase of the Georgia Electronic Insurance Compliance System (GEICS) -- the insurance information database -- that monitors the insurance status of registered vehicles in Georgia and has recently been credited with helping to decrease the number of uninsured vehicles on our roadways.

The DMVS advises anyone who receives a notification to contact their insurance agent and county tag office immediately to begin to investigate their insurance status. Data transmission errors will be corrected when the insurance company transmits the corrected information, but lapses due to late payments or expected grace periods will not.

"It's imperative that everyone who owns or drives a vehicle in Georgia take the personal responsibility to maintain continuous liability insurance. Make sure bills are paid on time and communicate with insurance agents to ensure smooth policy renewals," advises DMVS Commissioner James R. Davis.

Lapse fees that are paid within 30-day's of the date of the lapse notice will not incur a registration suspension as long as the Department receives valid proof of insurance. However, if a second lapse occurrence leads to a registration suspension within a five-year period the penalty will be a ninety-day motor vehicle registration suspension plus a \$25 lapse fee plus a \$60.00 restoration fee. A third and subsequent suspension within five years means a six-month motor vehicle registration suspension plus a \$25.00 lapse fee plus a \$160.00 restoration fee.

"I appreciate the support we have received from the County Tax Commissioners who are our partners in this program. Together we look forward to achieving the goal of eliminating uninsured motorists while preventing our customers from paying any unnecessary fines or being inconvenienced in any way," Davis said.

It is unlawful to operate a vehicle without Georgia liability insurance coverage or with a suspended or cancelled license plate. If the vehicle is operated without liability insurance coverage or with a suspended or cancelled license plate, the owner is subject to additional fines and the vehicle is subject to impoundment and the driver's license is subject to suspension if stopped by law enforcement.

To check your vehicle insurance status online go to: www.dmv.ga.gov.